

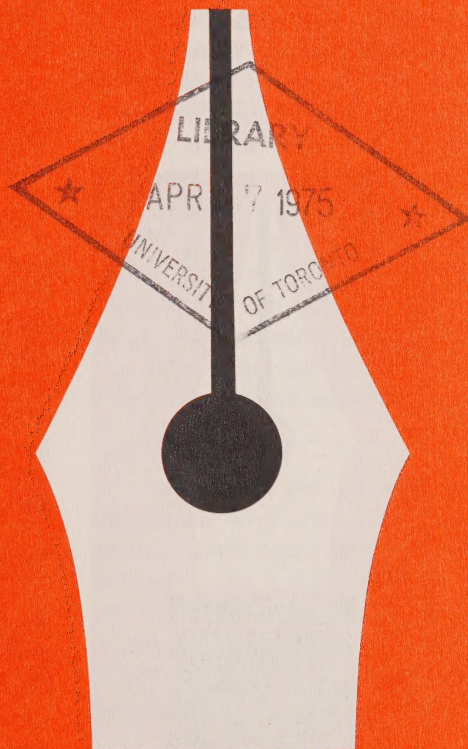
Ontario Ministry of Consumer and Commercial  
Relations Pamphlets  
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# Tips for SENIOR CITIZENS

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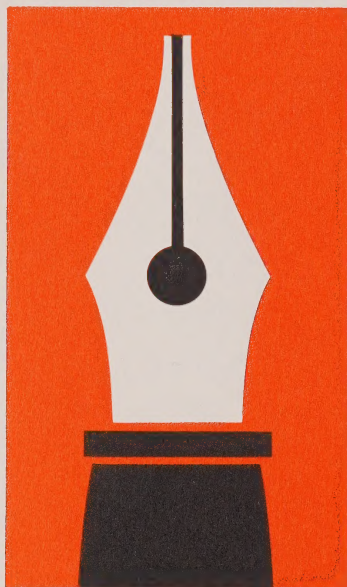


Ontario

Ministry of  
Consumer and  
Commercial  
Relations

**Con artists and unethical merchants regard the senior citizen as a favorite target. Each year, senior citizens lose thousands of dollars to these dishonest people who pose as bank inspectors, home repair specialists and magazine salesmen.**

**Although there are many laws designed to protect you, the best protection you have is your own awareness of these laws and knowledge of the gimmicks used by fly-by-night salesmen. This booklet lists 13 sure-fire ways to lose your savings. It also includes valuable tips to help you avoid these buying pitfalls.**



## **Thirteen Ways to Lose Your Money**

### **The Phoney Bank Inspector**

Be constantly on guard against men posing as bank inspectors. Their usual ploy is to telephone you and ask your help in apprehending a teller suspected of theft. They will ask you to take money out of your account and hand it over to one of these so-called "inspectors". REMEMBER, NO BANK WILL EVER CALL YOU AND ASK THAT YOU TAKE MONEY OUT OF YOUR ACCOUNT TO HELP CATCH A SUPPOSED THIEF.

When this happens, call the police and the bank immediately, DO NOT WITHDRAW MONEY FROM YOUR ACCOUNT.

### **Hearing Aids and Glasses**

If you have a hearing or sight problem, always consult with your family doctor. He will refer you to a specialist to determine whether a hearing aid or glasses will help with your particular problem.

Buy only from reputable dealers who will guarantee their work and provide proper fittings.

### **Social Clubs**

Watch out for some dance studios that prey on the lonely and disguise their businesses as social clubs. Prospective members are lured to social get-togethers planned by the studio and then talked into an expensive and binding contract.

Be wary of social and dating clubs too. They often require an advance of \$500 and then fold before they have provided you with any acceptable "dates". Some of the social activities

they suggest could be located hundreds of miles away.

If you want companionship, there are many excellent senior citizens clubs, community recreation centres, adult education programs and libraries, with programs geared for the elderly.

### **Pseudo Cheques & Certificates**

Although they resemble the real thing, these "cheques" cannot be cashed and pretend to be discount offers if used to purchase certain products. You will get the "discount" offered, but the selling price of the article will have been increased to more than cover the discount. Many people mistakenly believe these pseudo cheques are prizes won as a result of entering a contest, but they are not.

### **Home Repairs**

When considering home repairs, always contact at least two or three reputable companies for job estimates. This way you can be sure you're getting a true picture of the job needed and the best price possible. Before signing a contract for home repairs, make sure all the contractor's verbal promises and everything you want is written into the contract. Remember, reputable businessmen never require more than a five percent down payment. Be wary of those salesmen who require more. They could be using your money to pay the bills on their last job.

### **Furnace Inspector**

Be wary of the man, seemingly from an official agency, who enters your home to inspect your furnace. After dismantling it, he finds "serious and dangerous" defects and refuses to re-assemble it. He then launches into a

sales pitch for an over-priced replacement. When this man introduces himself insist on seeing his official identification. If you are still in doubt, phone the Consumer Protection Bureau.

### **Roofing, Chimneys and Foundations**

A roving, unidentified repairman may inspect the roof of your home, climb down and present you with a handful of shingles, declaring that your roof will leak if not repaired immediately.

He has probably ripped the shingles off and if you let him repair the roof you'll end up paying an exorbitant price for shoddy, unnecessary work.

A similar trick is used by some chimney and foundation repairmen who will show you a handful of mortar, claiming that "mortar mice" have been eating away at your house. Of course, there is no such animal and the mortar chips were probably in his pocket.

Always get opinions and estimates from two or three reputable repairmen.

### **Termites**

Be wary of the unethical pest exterminator who will enter your unfestigated home and find "evidence" of termite damage. After selling a termite control contract to you, he will return a number of times in succeeding months to discover new "infestations" resulting in additional expense for you.

### **Mail Order Sales**

It is never wise to pay in advance for anything, especially from an unknown company. Once a mail order company has your money, you are in a waiting position. Always order C.O.D. (cash on delivery), then, if the order is

delayed or lost, you have protected your money. Watch out for record and book clubs that offer six "free" records or books if you purchase 12 records or books during the year for the going price. This type of club also operates on an "I don't want" postcard. If you sign the contract then you must say NO and mail the card promptly, if you don't want the merchandise.

### **Magazine Sales**

Be suspicious of that sweet-sounding voice on the telephone telling you excitedly that you have been selected to receive a gift of six magazines for a small handling charge of 59 cents. If you indicate interest, a salesman will appear at your door and, before you know it, he could have you signed up for a \$150 magazine subscription contract. That 59-cent handling charge is never mentioned. You can avoid trouble by saying NO and hanging up.

Another popular way of selling magazine subscriptions is for the company to hire students supposedly to carry out surveys. The "survey" you sign may be a contract. Be careful.

Other magazine sellers will take your subscription order with half the amount down, but your order will not be put into effect until you have sent in full settlement. This could mean a delay of six months before you receive your first copy.

### **Stamps & Coins**

Mail-order stamp collecting is advantageous to the housebound, elderly collector. Some mail-order outfits, however, are unscrupulous.

Amateurs shouldn't be taken in by "free" items which are usually color-

ful, but valueless. Items sent on approval, if not purchased, must be returned immediately. The seller realizes that it is likely that the recipient will be forgetful or lazy or simply will not understand that items not purchased must be returned. Collectors should be familiar with current market values and compare mail order prices with those of local dealers.

### **Publishing**

Unknown writers, poets and musicians want to have their works published but they sometimes have difficulty.

If they really do have talent, legitimate publishing companies will give their material serious review. If it is worth publishing, it will be published and the writer, poet or musician paid. Publishing houses are always looking for good, new material.

Unfortunately, there are companies around that take advantage of the discouraged artist's pride. These businesses will publish anything if the author pays them, but the book may never get on the bookstands.

### **Work-at-Home Employment Schemes**

Be wary of companies that may advertise home employment schemes in which you must buy a knitting machine or some other equipment with the promise that the company will purchase the finished articles if they meet certain standards. One such scheme involves home weaving looms. You are told you can make hundreds of dollars a month in your spare time by purchasing a machine. Your products, no matter how good, may never meet the company's standard. The company's only interest is selling the loom.

## How to Complain Successfully

Most consumers don't know how to complain successfully.

Complaining to friends and neighbors may relieve some frustrations, but it won't help locate missing parts, refund your money or help get the serviceman to look at your appliance.

Deal directly with the manufacturer when complaining about a product. Send a copy of the letter to your local Ontario Consumer Protection Bureau, and save a carbon copy for yourself. This speeds results, since the Bureau will forward the letter to the manufacturer for comment. If you don't get satisfaction from the producer within three weeks, contact the Bureau. If you have any problems with door-to-door salesmen, contact your Consumer Protection Bureau immediately. The Bureau will ask you to fill out a complaint form.

Remember, complaining is a businesslike way of getting action to rectify a given situation. It is not an excuse for letting off steam or gaining revenge.

Reputable businessmen and manufacturers welcome complaints. Sometimes it is the first indication that something is wrong with their product. Most will respond immediately because they want to keep you as a customer.

## Complaint Checklist

- Always complain in writing — keep a copy.
- Write legibly and, if possible, use a typewriter.
- Keep it simple and to the point. Don't make sarcastic remarks.
- If you are dealing with a local merchant, a personal discussion with the manager often clears up the situation. Otherwise, a written letter is better and avoids the telephone brush-off.

- Make sure you have a name (sales manager, president) to complain to. You can get this from directories in libraries. Otherwise your complaint will be lost or delayed.

- Make sure you have the correct address. You will notice that more and more companies put their mailing address on cartons, literature, warranties. When in doubt, check the telephone book (out-of-town directories are kept at local telephone offices). Your library keeps directories of businesses.

- Start your letter with your return address. You would be surprised at the number of complaints received without this information.

- Keep it simple. State the complaint and say whether it's about money, service or a function.

- Different departments handle different complaints. Keep one complaint to each letter.

- State where you purchased the faulty article; the date of purchase, if known and, don't forget to indicate the model number when writing about appliances.

- End the letter by asking for an answer to your problem. (When will you get this fixed?)

- Sign the letter clearly.

## Consumer Protection Bureau Offices

### Head Office:

555 Yonge Street, Toronto, M4Y 1Y7  
965-6471

### Regional Offices:

143 Main Street East, Suite 206,  
Hamilton 529-8177

100 Gloucester Street, Suite 500,  
Ottawa K2P 0A4 237-5230

139 George Street North, Peterborough  
743-8728

331 Regent Street South, Sudbury  
675-8878

Chappels Building, Room 300,  
Thunder Bay "F" 622-7111  
Main Floor, 80 Dundas St.  
London, 679-7150  
444 Queen Street East, Sault Ste. Marie  
949-0032  
880 Ouellette Avenue, Suite LL17,  
Windsor 254-6413

### **Questions to Ask When Buying**

• Do I really need and want this article ?  
Do I need it now ?

• It is within my budget ? Is the price  
what I thought I would pay, or is it  
suspiciously low ?

• Does the product appear to be good  
value for my money ?

• Is this a standard item or do I have a  
choice ? Have I made the best choice  
for my use ?

• Is the product well-made ?

• Is it the right size for my needs ?

• Can I get good service and replace-  
ment parts when necessary ?

• Can the article be used right away ?  
(Are there any additional purchases  
that must be made ?)

• Can I avoid spending money on a  
new article by repairing an old article  
that will do the same job ?

### **The Consumer Checklist**

• Learn to say NO if you're not in-  
terested in buying a product or service  
from a salesman.

• Never sign a document just to get  
rid of a salesman.

• Always deal with known, respected  
and established companies.

• Be familiar with brand name goods  
and costs so you can compare mer-  
chandise.

• Always ask for identification when  
dealing with a door-to-door salesman.  
He should have a company card. If in

doubt, ask him to return, then check  
with the Consumer Protection Bureau.  
An honest salesman won't mind this  
procedure.

• Never sign a blank contract or sheet  
of paper. Always read and understand  
the small print. If in doubt check with  
the Bureau or your lawyer.

• Know the implications. A contract is  
a legal document.

• Always demand a written receipt for  
goods purchased.

• Be wary of "life-time" guarantees.  
Always understand exactly what the  
guarantee means.

• Before signing any contract, make  
sure the name and address of the firm  
is included.

• Never pay cash to a door-to-door  
salesman. Make your cheque or money  
order payable to the firm.

• Compare price quotations with those  
of other firms.

• Make sure you understand and know  
exactly the total cost of your purchase.  
Add up those monthly charges. Re-  
member, the law protects but it doesn't  
guarantee the quality of merchandise,  
its price or the integrity of the salesman.

### **Contracts are Serious Business**

Chances are you have signed many  
documents in your life. Signing docu-  
ments has become routine. Reading  
documents is another matter. Do you  
read everything you sign ? You should  
because a contract is a legal document  
which binds you to certain terms and  
conditions.

A contract is designed to protect  
both parties. A badly written contract  
can cause you no end of trouble.

The Consumer Protection Act ad-  
vises all consumers to have a written  
contract in transactions over \$50. The

contract is not binding if it doesn't contain the following:

- Name and address of both the seller and buyer.
- Description of goods and services.
- Itemized price of goods and terms of payment.
- A statement of security if credit is involved.
- A statement of warranty or guarantee.
- The signatures of both parties (each must retain a copy.)

Points to remember when signing a contract are:

- Never sign a blank contract. This amounts to signing a blank cheque.
- Read and understand all terms and conditions before signing.
- Make sure all verbal agreements are written into the contract. (Verbal agreements won't stand up in Court).
- Delete any terms you find unacceptable and make sure that both parties initial the change.
- If there are still unacceptable conditions or terms don't sign. Learn how to say no. Don't be pressured.

### **Buying Pitfalls**

- Free gifts are rarely free. The costs are hidden in the inflated price of the main purchase. Always shop around and compare prices for the best buy.
- Be suspicious of any goods, services or offers that sound too good to be true. Watch out for hidden gimmicks.
- Check out the local reputation and the financial standing of all businesses especially those with unfamiliar names which use a box mailing address and have no listed telephone number.

● If an advertising message is difficult to follow or understand easily, chances are there is an attempt to bamboozle you.

● Be suspicious of phrases such as "factory to you", "farm to you", because shoppers rarely have access to the source of supply.

● Be careful when you see comparisons which are not substantiated, for example, "Our carpet is the best", "Our prices are the lowest". Compare, check and shop around before buying.

● Before buying anything, check and substantiate all unrealistic claims such as "Our vacuum cleaner will last a lifetime".

● Watch out for beautiful photographs: the super size Roman bath salon may be merely an illustration and not part of the facilities at a health or beauty club.

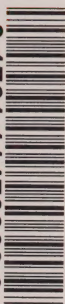
● Be suspicious of advance selling for products and services. Cheap rates are offered by dance studios, health clubs, and other social organizations if you sign a long term contract while the building is under construction. Chances are the salon may never open.

**Above all, remember that your signature on a contract is binding.**

**For other helpful information, write:**

Senior Citizens' Bureau,  
Ministry of Community and Social Services,  
Hearst Block,  
Queens Park, Ontario.

3 1761 11470360 6



Ontario

Ministry of Consumer and Commercial Relations